

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ANDREA R MCCORD

Debtor(s)

Case No. 17-38182

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2017.
- 2) The plan was confirmed on 04/04/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/09/2019.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,850.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$4,850.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$234.99
Other	\$371.76

**TOTAL EXPENSES OF ADMINISTRATION: \$3,106.75**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS SALES & LEASE OWNERSH	Unsecured	1,258.00	NA	NA	0.00	0.00
CBNA	Unsecured	1,936.00	NA	NA	0.00	0.00
CBNA	Unsecured	235.00	NA	NA	0.00	0.00
CHASE	Unsecured	282.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	144.00	NA	NA	0.00	0.00
FIRST PROGRESS CARD	Unsecured	400.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	2,535.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	3,384.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	4,495.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Secured	3,100.00	4,523.54	4,523.54	382.10	143.40
HEIGHTS FINANCE CORP	Unsecured	1,273.00	NA	NA	0.00	0.00
HINSHAW CULBERTSON & MOEHM <sup>2</sup>	Unsecured	9,125.16	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	2,185.52	2,185.52	129.36	0.00
IL DEPT OF REVENUE	Priority	NA	10,838.30	10,838.30	641.50	0.00
IL DEPT OF REVENUE	Unsecured	NA	275.55	275.55	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,000.00	5,269.42	5,269.42	311.89	0.00
INTERNAL REVENUE SERVICE	Secured	6,170.00	7,138.12	7,138.12	135.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,269.09	3,269.09	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	NA	4,972.54	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	96,908.00	91,964.72	0.00	0.00	0.00
M3 Financial Services	Unsecured	159.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	25.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	25.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	25.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	25.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	50.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	2,045.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	1,525.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	155.00	151.44	151.44	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	203.00	203.92	203.92	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	452.00	417.42	417.42	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	254.00	229.85	229.85	0.00	0.00
SYNCHRONY BANK	Unsecured	185.00	210.61	185.61	0.00	0.00
SYNCHRONY BANK	Unsecured	228.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	228.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	5,467.00	8,547.10	8,547.10	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,053.00	NA	NA	0.00	0.00
US DEPT OF HOUSING & URBAN DEV	Secured	NA	32,148.81	32,148.81	0.00	0.00
VERIZON	Unsecured	NA	105.32	105.32	0.00	0.00
WELLS FARGO BANK NA	Unsecured	2,710.00	2,753.67	2,753.67	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	0.00	0.00	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$32,148.81	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,523.54	\$382.10	\$143.40
All Other Secured	\$7,138.12	\$135.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$43,810.47</b>	<b>\$517.10</b>	<b>\$143.40</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,293.24	\$1,082.75	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$18,293.24</b>	<b>\$1,082.75</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,138.97</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$3,106.75</u>	
Disbursements to Creditors	<u>\$1,743.25</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,850.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.